

What is Claimed:

1. A process for mortgage customer retention by a mortgage servicing institution which comprises the steps of:
 - (a) capturing user indicia information input by a mortgagee;
 - (b) identification of the mortgagee's mortgage servicing institution either through information input by said mortgagee or by using said input information to determine said mortgagee's mortgage servicing institution by comparison with a database of mortgaging servicing institutions;
 - (c) linking said mortgagee with said mortgagee's mortgage servicing institution; and
 - (d) notification of the mortgage servicing institution.
2. The process of claim 1 which further comprises
 - (a) securing permission of said mortgagee prior to notification of said mortgaging institution.
3. The process of claim 2 which further comprises
 - (a) identification of said mortgagee's mortgage servicing institution by a mortgagee's credit report.
4. The process of claim 3 which further comprises
 - (a) electronically parsing said mortgagee's credit report to identify at least one of said mortgagee's mortgage servicing institutions.
5. The process of claim 1 which further comprises
 - (a) displaying at least one of said mortgagee's mortgage servicing institution customer retention programs.
6. The process of claim 5 wherein
 - (a) said customer retention programs further comprises at least one of:
 - (i) home equity loan options,
 - (ii) refinance options,
 - (iii) bi-weekly mortgage program options, and
 - (iv) mortgage modification options.
7. The process of claim 1 which further comprises
 - (a) performing a mortgage modification on said mortgagee's mortgage.
8. A process for mortgage customer retention by a mortgage servicing institution which comprises the steps of:
 - (a) capturing user indicia information input by a mortgagee;

- (b) identification of the mortgagee's mortgage servicing institution by a mortgagee's credit report;
- (c) linking said mortgagee with said mortgagee's mortgage servicing institution; and
- (d) notification of the mortgage servicing institution.
9. The process of claim 8 which further comprises
- (a) securing permission of said mortgagee prior to notification of said mortgaging institution.
10. The process of claim 8 which further comprises
- (a) electronically parsing said mortgagee's credit report to identify at least one of said mortgagee's mortgage servicing institutions.
11. The process of claim 10 which further comprises
- (a) displaying at least one mortgage servicing institutions on a computer screen after electronically parsing said mortgagee's credit report.
12. The process of claim 8 which further comprises
- (a) displaying mortgagee's mortgage servicing institution customer retention programs.
13. The process of claim 12 wherein
- (a) said customer retention programs further comprises at least one of:
- (i) home equity loan options,
- (ii) refinance options,
- (iii) bi-weekly mortgage program options, and
- (iv) mortgage modification options.
14. The process of claim 8 which further comprises
- (a) performing a mortgage modification on said mortgagee's mortgage.
15. A process for mortgage customer retention by a mortgage servicing institution which comprises the steps of:
- (a) capturing user indicia information input by a mortgagee;
- (b) identification of at least one of said mortgagee's mortgage servicing institutions by a mortgagee's credit report;
- (c) displaying at least one of said mortgagee's servicing institutions on a computer screen after reading said mortgagee's credit report;
- (d) linking said mortgagee with at least one of said mortgagee's mortgage servicing institution; and
- (e) notification of said mortgage servicing institution.

16. The process of claim 15 which further comprises
- (a) securing permission of said mortgagee prior to notification of said mortgaging institution.
17. The process of claim 15 which further comprises
- (a) electronically parsing said mortgagee's credit report to identify at least one of said mortgagee's mortgage servicing institutions and displaying at least one of said mortgagee servicing institutions on a computer screen after electronically parsing said mortgagee's credit report.
18. The process of claim 15 which further comprises
- (a) displaying at least one mortgagee's mortgage servicing institution customer retention programs.
19. The process of claim 18 wherein
- (a) said customer retention programs further comprises at least one of:
 - (i) home equity loan options,
 - (ii) refinance options,
 - (iii) bi-weekly mortgage program options, and
 - (iv) mortgage modification options.
20. The process of claim 15 which further comprises
- (a) performing a mortgage modification on said mortgagee's mortgage.